UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:

    Anthony G. Zadzielski & Maureen Zadzielski,

Debtors.

Order Filed on August 26, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 13-11140-CMG

Adv. No.:

Hearing Date: 8/3/2016 @ 9:00 a.m.

Judge: Christine M. Gravelle

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

    The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: August 26, 2016

Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)
Debtosr: Anthony G. Zadzielski & Maureen Zadzielski
Case No: 14-14064-SLM
Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY
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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 121 Greenwood Lake Road, Little Egg Harbor, NJ 08087, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Steven J. Abelson, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 10, 2016, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2016 through August 2016 with $686.68 in suspense for a total post-petition default of $15,014.09 (7 @ $2,121.87; Late charges 1 @ $83.85, 9 @ $84.87; less suspense of $686.68); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to send a lump sum payment of $8,000.00 directly to Secured Creditor to be received no later than August 31, 2016; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of $7,014.09 will be paid over eight months by Debtors remitting seven payments of $876.76 and one payment of $876.77 in addition to their regular monthly mortgage payment, which additional payments shall begin on September 1, 2016 and; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2016, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

(Page 3)
Debtosr: Anthony G. Zadzielski & Maureen Zadzielski
Case No: 14-14064-SLM
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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of $350.00 for attorneys' fees and $176.00 for filing fees, totaling $526.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.